

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 24-17073-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John J. Zappile Jr.  
113 Iris Drive  
Egg Harbor Township, NJ 08234

Social Security No.:  
xxx-xx-2250

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 20, 2025.

Dated: February 20, 2025  
JAN: cm

Jeanne Naughton  
Clerk

In re:  
John J. Zappile, Jr.  
Debtor

Case No. 24-17073-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 20, 2025

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2025:

Recip ID	Recipient Name and Address
db	+ John J. Zappile, Jr., 113 Iris Drive, Egg Harbor Township, NJ 08234-6105
520332118	CAPITAL ONE AUTO FINANCE, CREDIT, BUREAU DISPUTE, PLANO, TX 75025

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 20 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 20 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 20 2025 21:15:00	Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
520332109	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 20 2025 21:13:00	ATLANTIC CITY ELECTRIC, PO BOX 13610, PHILADELPHIA, PA 19101-3610
520332110	Email/Text: bankruptcy@pepcoholdings.com	Feb 20 2025 21:13:00	ATLANTIC CTY ELE CO EF, 5100 HARDING HWY, MAYS LANDING, NJ 08330-2260
520332113	Email/Text: bk@avant.com	Feb 20 2025 21:15:00	AVANT/WEBBANK, 222 N LA SALLE ST, STE 1600, CHICAGO, IL 60601-1112
520332112	Email/Text: bk@avant.com	Feb 20 2025 21:15:00	AVANT/WEBBANK, 222 MERCHANDISE MART PLZ, CHICAGO, IL 60654-1103
520346900	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 20 2025 21:13:00	Atlantic City Electric Company, 5 Collins Drive Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520332115	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 21:36:42	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520332114	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 21:20:39	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
520332120	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 20 2025 21:20:01	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
520356111	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 20 2025 21:15:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
520336728	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 21:20:25	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520350598	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 21:20:04	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
520340044	+ Email/PDF: ebn_ais@aisinfo.com		

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		Feb 20 2025 21:20:21	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520400194	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 20 2025 21:15:00	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
520332123	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 20 2025 21:20:10	EXETER FINANCIAL, P.O. BOX 166008, IRVING, TX 75016-6008
520335729	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 21:36:21	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520340416	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 21:20:39	Exeter Finance LLC c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
520343221	Email/PDF: resurgentbknofications@resurgent.com	Feb 20 2025 21:20:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520332125	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 21:12:00	MR. COOPER, PO BOX 650783, DALLAS, TX 75265-0783
520338047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 20 2025 21:53:04	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520332126	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 21:12:00	RIGHTPATH SERVICING, P. O. BOX 619097, DALLAS, TX 75261-9097
520390292	+ Email/PDF: ebn_ais@aisinfo.com	Feb 20 2025 21:20:40	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520332121		CHRYSLER FINANCE
520332122		CHRYSLER FINANCIAL
520332111	*	ATLANTIC CTY ELE CO EF, 5100 HARDING HWY, MAYS LANDING, NJ 08330-2260
520332117	*	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520332116	*	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
520332119	*	CAPITAL ONE AUTO FINANCE, CREDIT, BUREAU DISPUTE, PLANO, TX 75025
520332124	*+	EXETER FINANCIAL, P.O. BOX 166008, IRVING, TX 75016-6008

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2025

Signature: /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Mark S Cherry	on behalf of Debtor John J. Zappile Jr. mc@markcherryllaw.com, dot@markcherryllaw.com;bankruptcy@markcherryllaw.com;g9657@notify.cincompass.com;cherry.markb123326@notify.bestcas e.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital wcraig@egalawfirm.com mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 6